

REMARKS

In view of the above amendments and remarks to follow, reconsideration and allowance of this application are respectfully requested.

Claims 1, 6, 14 and 17 have been amended. Claims 5, 16, 25-30 and 33 have been cancelled.

Claims 1-7, 9-19, 21-23 and 31-32 have been rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. Specifically, the Examiner states that while some of the claim elements contain an apparatus, the elements are either trivial or the apparatus is directed to an insignificant extra solution activity. Independent claim 1 has been amended to include the structural elements “a network of money-dispensing machines,” “a money pick-up device,” “an electronic communication network” and “a database on a server computer connected to said electronic communication network.” Claim 14 has been amended to recite similar structural limitations. The combination of structural elements recited in amended independent claims 1 and 14 describe a specific apparatus whose use is integral to achieving performance of the claimed method. Therefore, amended independent claims 1 and 14, and their dependent claims, recite patentable subject matter and the Examiner’s rejection under 35 U.S.C. 101 has been traversed.

Claims 25-30 and 33 have been rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the applicant regards as the invention. Claims 25-30 and 33 have been cancelled thereby obviating the Examiner’s rejection.

Claims 1-7, 9-10, 12-17, 24,-28 and 31 have been rejected under 35 U.S.C. 103(a) as being unpatentable over Gallagher et al. (US Patent 7,120,608) (“Gallagher”) in view of Marcous et al. (US Patent 5,650,604) (“Marcous”). Applicant has amended independent claims 1 and 14 and with respect to these claims, and their dependent claims, the Examiner’s rejection is respectfully traversed. Independent claim 25 has been cancelled thereby obviating the Examiner’s rejection to this independent claim and its dependent claims.

Independent claim 1 has been amended to recite “a method of transferring a sum of money from a customer to a beneficiary via a money-transfer service, an electronic communications network, a network of money dispensing machines and a plurality of distributors of money pick up devices and corresponding PINs capable of selectively operating said money dispensing machines.” Furthermore, claim 1 has been amended to recite “presenting by said beneficiary said unique device pick-up code to one of said plurality of distributors” and “providing by said one distributor said activated money pick-up device and said generated PIN to said beneficiary.” Independent claim 14 has been similarly amended.

The method recited in amended claims 1 and 14 is not taught or suggested in the cited art. Specifically, the Gallagher and Marcous patents, alone and in combination, do not teach or suggest a method of transferring a sum of money from a customer to a beneficiary that includes a plurality of distributors of money pick-up devices and corresponding PINs wherein a beneficiary presents a unique device pick-up code to one of the plurality of distributors and, upon verification of the presented device pick-up code, the distributor provides the beneficiary with an activated money-pick device and corresponding PIN. These features provide for a method of transferring a sum of money initiated by a customer over an electronic communication network

such as the Internet and completing with a beneficiary receiving an activated money pick-up device and corresponding PIN from a distributor who has confirmed a presented device pick-up code.

Gallagher, as shown in Fig 2, discloses a payor initiating a send money transaction by entering relevant information into an online form (100), sending an e-mail notification to a payee (110), processing the payee's response to the e-mail notification (120), confirming the payee's identification (130-150) and transferring the funds to the payee (160). In order to receive the sent money, the payee must identify an account into which the funds are to be transferred, e.g., by providing an account number and password (col. 8, lines 8-10). If the payee does not have an account established, he must open one (col. 8, lines 10-12).

Therefore, Gallagher discloses a system for effecting an online send money transaction from a payor's source account to a payee's destination account. However, Gallagher does not disclose issuing the payee an activated money pick-device and corresponding PIN as a result of a distributor confirming the validity of a unique device pick up code presented to the distributor by the payee.

Marcous discloses electronically transferring funds from individual to individual, preferably using an ATM to dispense such funds to the appropriate recipient, the recipient not needing a card to activate the selected ATM, or any financial institution affiliation whatsoever to receive the designated funds (col. 3, lines 40-42; col. 4, lines 2-5). The recipient, after obtaining from the sender the appropriate security information, preferably: 1) the sender's phone number, 2) the amount of money transferred and 3) the system generated PIN issued to the sender by the initiating terminal, then goes to an ATM which has electronic funds capabilities (col. 4, lines 16-

21). The ATM has been programmed to accept input from a user without the user needing to use a card of any type (col. 4, lines 21-25). As a result, the recipient interacts with the ATM, without using a card, and cash is dispensed to the recipient (col. 4, lines 26-30).

Therefore, Marcous discloses a recipient accessing electronically transferred funds from an ATM without a card or any financial institution affiliation, the ATM having been modified to require only keyed in security information supplied to the recipient from the customer. However, Marcous does not disclose the recipient requiring a money pick-up device and corresponding PIN to access to the cash specific to an electronic transfer. Moreover, Marcous is completely silent as to the recipient presenting security information to a distributor who, upon verification of the presented security information, activates and presents to the recipient a money pick-up device and corresponding PIN that is then used to access the transferred funds at an ATM.

Accordingly, Gallagher and Marcous, individually and in combination, do not teach or suggest a method of transferring a sum of money from a customer to a beneficiary that includes a plurality of distributors of money pick-up devices and corresponding PINs wherein a beneficiary presents a unique device pick-up code to one of the plurality of distributors and, upon verification of the presented device pick-up code, the distributor provides the beneficiary with an activated money-pick device and corresponding PIN as recited in amended independent claims 1 and 14.

Therefore, none of the cited references discloses the above-described features of applicant's independent claims. Hence, applicant's amended claims 1 and 14, and their dependent claims, thus patentably distinguish over the combination of Gallagher and Marcous.

In view of the above, it is submitted that applicant's claims, as amended, patentably distinguish over cited art of record. Accordingly, reconsideration and allowance of the application and claims is respectfully requested.

Respectfully submitted,

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